

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Alan Dotson
Debtor

Case No. 21-02228-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Nov 22, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Michael Alan Dotson, 107 Vegas Drive, Hanover, PA 17331-9799
5440686	+ Dr. J Garabedian, 310 Stock St #3., Hanover, PA 17331-2276
5440688	+ H Imteyaz, 1850 Normandie Drive, York, PA 17408-1534
5440689	+ Hanover Cardiology, Dr. C Goodbrod, 310 Stock Street, Suite 3, Hanover, PA 17331-2276
5440690	+ M Bari, 250 Fame Ave Suite 206A, Hanover, PA 17331-1576
5440692	+ P Arora, 310 Stock St Suite 3, Hanover, PA 17331-2276
5440693	+ Pinnacle Health, P.O. Box 826813, Philadelphia, PA 19182-6813
5440694	+ Quantum Imaging & Therapeutic Assoc, 629-D Lowther Road, Lewisberry, PA 17339-9527
5440696	+ Select PT PA, 785 Cherry Tree Ct, Hanover, PA 17331-7902
5440699	+ T Prowell, 2201 Brunswick Drive, Suite 2300, Hanover, PA 17331-8350

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 18:56:58	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Nov 22 2024 23:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5451867	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2024 18:42:00	CSMC 2021-JR1 Trust, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5440683	+ EDI: CITICORP	Nov 22 2024 23:39:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5450713	EDI: CITICORP	Nov 22 2024 23:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5440684	+ EDI: CITICORP	Nov 22 2024 23:39:00	Citibank/Shell Oil, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5442187	+ EDI: DISCOVER	Nov 22 2024 23:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025
5440685	+ EDI: DISCOVER	Nov 22 2024 23:39:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5440687	Email/Text: collecadminbankruptcy@fnni.com	Nov 22 2024 18:42:00	First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103
5443907	Email/Text: collecadminbankruptcy@fnni.com	Nov 22 2024 18:42:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
5450799	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 18:56:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

5440691	+ Email/Text: unger@members1st.org	Nov 22 2024 18:42:00	Members 1st, 5000 Louise Drive, Mechanicsburg, PA 17055-4899
5444904	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2024 18:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5440695	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 22 2024 18:42:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
5451338	+ Email/PDF: SoFiBKNotifications@resurgent.com	Nov 22 2024 18:43:25	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285
5440697	+ Email/PDF: SoFiBKNotifications@resurgent.com	Nov 22 2024 18:43:24	Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
5441120	^ MEBN	Nov 22 2024 18:36:52	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5440698	+ EDI: SYNC	Nov 22 2024 23:39:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5440700	+ Email/Text: lyonsbe2@upmc.edu	Nov 22 2024 18:41:00	UPMC Hanover, 300 Highland Avenue, Hanover, PA 17331-2297

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor CSMC 2021-JR1 Trust bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
Nicholas G. Platt	on behalf of Debtor 1 Michael Alan Dotson ngp@mooney4law.com plattnr61895@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Michael Alan Dotson	Social Security number or ITIN xxx-xx-3939
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:21-bk-02228-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Alan Dotson

By the court:11/22/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.